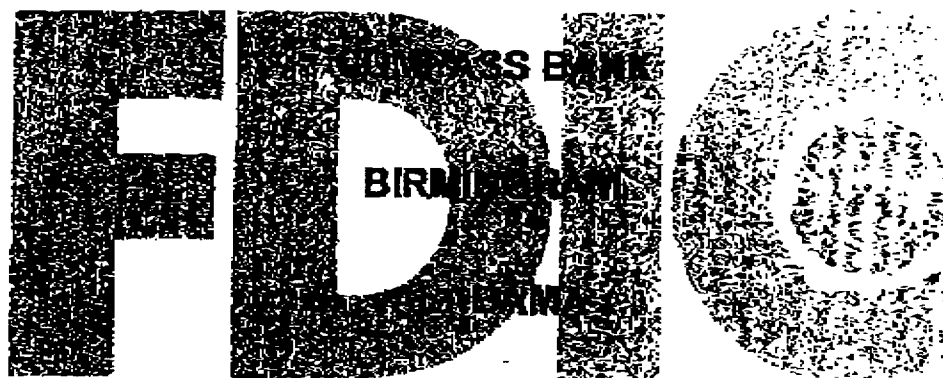


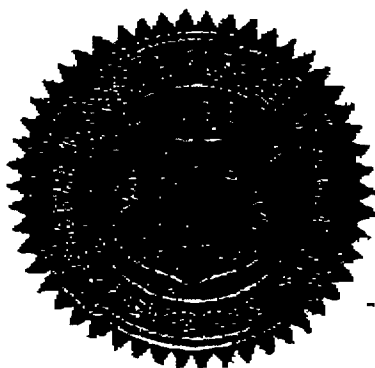
# FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D. C.

Hereby certifies that the deposits of each depositor in



are insured to the maximum amount provided by the  
Federal Deposit Insurance Act



No. 19048-9

In testimony whereof, witness my signature and the seal of the  
Corporation this 26TH day of AUGUST, 1999

Attest: Robert L. Feltner  
EXECUTIVE SECRETARY

Donna S. Sauer  
CHAIRMAN OF THE BOARD OF DIRECTORS